

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
Madison B. Hajnos
Debtor

Case No. 25-00515-HWV
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0314-1
Date Rcvd: Jun 05, 2025

User: admin
Form ID: 318

Page 1 of 2
Total Noticed: 19

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 07, 2025:

Recip ID	Recipient Name and Address
db	+ Madison B. Hajnos, 55 Eli Drive, York, PA 17404-9417
5692335	+ LifeBridge Health, 2401 West Belvedere Ave, Baltimore, MD 21215-5216
5692336	M&T Bank, 1 M&T Plaza, 345 Main Street, Buffalo, NY 14203
5692338	+ MedExpress, 423 Fortress Blvd, Morgantown, WV 26508-1351
5692340	Pinnacle Medical Services, 409 South 2nd Street, Suite 2B, Harrisburg, PA 17104-1612
5692342	+ Samuel M. Hajnos, 110 Cara Way Rd., Reisterstown, MD 21136-2687
5692343	United Concordia, 1800 Center Street, Camp Hill, PA 17011-1741
5692345	+ WellSpan Health, 45 Monument Road, York, PA 17403-5071

TOTAL: 8

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
5692328	+ Email/PDF: AffirmBKNotifications@resurgent.com	Jun 05 2025 18:44:25	Affirm Inc., 650 California St., FL 12, San Francisco, CA 94108-2716
5692329	Email/Text: Bankruptcy@BAMcollections.com	Jun 05 2025 18:38:00	Bureau of Account Management, PO Box 8875, Camp Hill, PA 17001-8875
5692330	+ EDI: CAPITALONE.COM	Jun 05 2025 22:32:00	Capital One, PO Box 31293, Salt Lake City, UT 84131-0293
5692333	EDI: DISCOVER	Jun 05 2025 22:32:00	Discover Bank, PO Box 30943, Salt Lake City, UT 84130-0943
5692331	+ Email/Text: ElectronicBkyDocs@nelnet.studentaid.gov	Jun 05 2025 18:38:00	Dept of Ed/NELN, 121 South 13th Street, Lincoln, NE 68508-1904
5692332	+ Email/Text: ElectronicBkyDocs@nelnet.studentaid.gov	Jun 05 2025 18:38:00	Dept of Education/NELN, 121 South 13th Street, Lincoln, NE 68508-1904
5692334	+ Email/Text: Hcabankruptcy-courtntices@hcamerica.com	Jun 05 2025 18:38:00	Hyundai Capital America, 4000 MacArthur Blvd, Newport Beach, CA 92660-2516
5692337	^ MEBN	Jun 05 2025 18:33:47	Mazda Financial Services, 6565 Headquarters Dr., Plano, TX 75024-5965
5692339	+ Email/PDF: ebnotices@pnmac.com	Jun 05 2025 18:44:52	Pennymac Loan Services, 6101 Condor Dr., Ste. 200, Moorpark, CA 93021-2602
5692341	Email/Text: cognizantrcminfo@cognizant.com	Jun 05 2025 18:38:00	Receivables Outsourcing, LLC, PO Box 734412, Chicago, IL 60673-4415
5692344	+ Email/Text: BankruptcyNotice@upmc.edu	Jun 05 2025 18:38:00	UPMC, 600 Grant Street, 58th Floor, Pittsburgh, PA 15219-2739

TOTAL: 11

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 07, 2025

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 5, 2025 at the address(es) listed below:

Name	Email Address
Denise E. Carlon	on behalf of Creditor PENNYMAC LOAN SERVICES LLC bkgroup@kmlawgroup.com, bkgroup@kmlawgroup.com
John A. Gagliardi	on behalf of Debtor 1 Madison B. Hajnos jgagliardi@wgflaw.com lfolkert@wgflaw.com
Kara Katherine Gendron	karagendrontrustee@gmail.com PA89@ecfcbis.com,trusteenoticesbox@gmail.com
United States Trustee	ustpreion03.ha.ecf@usdoj.gov

TOTAL: 4

Information to identify the case:

Debtor 1

Madison B. Hajnos

Social Security number or ITIN xxx-xx-4247

EIN --

First Name Middle Name Last Name

Debtor 2

(Spouse, if filing)

First Name Middle Name Last Name

Social Security number or ITIN ----

EIN --

United States Bankruptcy Court Middle District of Pennsylvania

Case number: 1:25-bk-00515-HWV

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:Madison B. Hajnos
aka Madison B. Binder6/5/25**By the
court:**Henry W. Van Eck, Chief Bankruptcy
Judge**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.